

**REMARKS**

Favorable reconsideration of this application, as amended, is respectfully requested.

Claim 10 and 13 have been canceled without prejudice, and claim 6 has been amended for reasons unrelated to patentability, i.e., to remove parenthetical reference numbers as well as the phrase "characterized in that."

New claims 14 and 15, depending from claims 1 and 6, respectively, have been added. Support for these claims may be found, for example, in the Specification at Paragraph 0026 (Page 6). No new matter has been added, and Applicant submits that these claims are allowable over the art of record, as none of the references teaches or suggests a display that does not have a reflection layer component.

Claims 11-13 were objected to due to informalities, and pending claims 11 and 12 have been amended accordingly.

Claims 6-9 and 12 were rejected under 35 U.S.C. § 102(b) as being anticipated by Arai (Japanese Laid Open Patent Application Publication 11-120312). Claims 1-4, 10, 11 and 13 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Arai in view of Gundlach (U.S. 2003/0073327). Applicant respectfully traverses.

Arai discloses an IC card 10 with a liquid crystal display 12 constructed of various polymer layers. *See, e.g.,* Paragraph 0017 et seq. The display 12 has a liquid crystal layer 7, located between two polymer substrates 2, on the inner sides of which transparent conductive layers 3,3' are arranged. An orientation layer 4,4' is applied to the outer sides of the substrate layers 2,2' in an area overlying the liquid crystal layer. *See, e.g.,* Paragraph 0021 et seq. A reflector layer 8 is fixed on the inferior side of the inner orientation layer 4'. The upper substrate layer 2, with the conductive layer 3 thereon, extends over the side edge of the liquid crystal area and contacts IC chip 17. Incorporation of the display and the IC chip is carried out either by lamination or by injection molding, i.e., by molding polymer material around the electronic elements so as to form the card body. *See, e.g.,* Paragraph 0035 et seq.

Arai fails to teach or suggest that a reflection layer can be applied onto a base surface of a recess formed in a semifinished product, as recited by claims 1 and 6. Instead, Arai simply discloses that his reflection layer 8 is a part of his display, and is applied prior to incorporation of the display into the card body. Furthermore, Arai fails to disclose manufacturing a semi-

finished product in which the countercontact surfaces are exposed for subsequent reception of a display.

Moreover, Applicant respectfully submits that Gundlach fails to cure the deficiencies of Arai. Gundlach is directed to the manufacture of a smart card by producing a recess in a card body, arranging conductive paths in the recess and subsequently placing a display module, and possibly other modules, in a side-by-side relationship within the recess, so that their respective surfaces form a flush and smooth surface together with the surface of the card body. The components are electrically interconnected by means of the conductive paths. Consequently, Gundlach also fails to teach or suggest applying a reflection layer onto a base surface of a recess formed in the display.

Applicant therefore submits that neither Arai nor Gundlach, taken either singly or in combination, teaches or suggests all of the features recited by claims 1 and 6. Moreover, none of the remaining references, taken either singly or in combination, cures the deficiencies of Arai and Gundlach.

Accordingly, claims 1 and 6 are allowable over the cited references. Additionally, claims 2-5, 11 and 14, depending from claim 1, and claims 7-9, 12 and 15, depending from claim 6, are also allowable, at least for the reasons discussed above. Also, new claims 14 and 15 are independently allowable, as noted above.

In view of the foregoing amendment and remarks presented herein, Applicant respectfully submits that this application is in condition for allowance and should now be passed to issue.

A Notice of Allowance is respectfully solicited.

If any extension of time is required in connection with the filing of this paper and has not been requested separately, such extension is hereby requested.

The Commissioner is hereby authorized to charge any fees and to credit any overpayments that may be required by this paper under 37 C.F.R. §§ 1.16 and 1.17 to Deposit Account No. 02-2135.

Respectfully submitted,



July 26, 2007

By: \_\_\_\_\_

Rothwell, Figg, Ernst & Manbeck P.C.  
1425 K Street, N.W., Suite 800  
Washington, D.C. 20005  
(202) 783-6040 (voice)  
(202) 783-6031 (fax)

George R. Repper  
Registration No. 31,414

Adam M. Treiber  
Registration No. 48,000

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